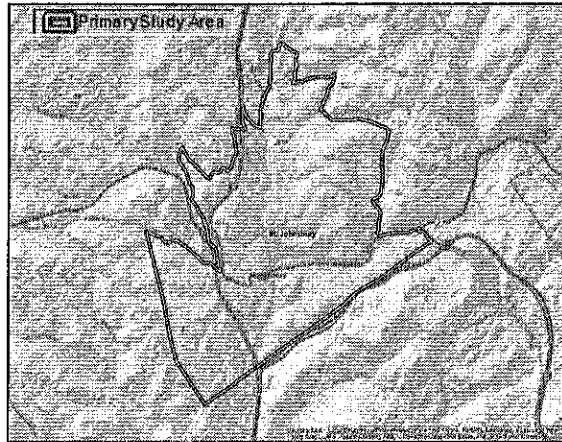


## II. Executive Summary

The purpose of this report is to evaluate the housing needs of the town of St. Johnsbury, Vermont and to recommend strategies and priorities to address such housing needs. To that end, we have conducted a comprehensive Housing Needs Assessment that considered the following:

- Demographic Characteristics and Trends
- Economic Conditions and Activities
- Existing Housing Stock Costs, Performance, Conditions and Features
- Various “Other” Housing Factors (e.g. Blight, Crime, Transportation, Proximity to Community Services, Development Opportunities, etc.)
- Input from Community Stakeholders and Area Residents
- Quantifiable Demand Estimates of Housing Product

The preceding metrics considered both the town of St. Johnsbury and the balance of Caledonia County. Based on these metrics and input, we were able to identify housing needs by affordability and tenure (rental vs. ownership). Using these findings, we developed an outline of strategies that should be considered for implementation by the community. This Executive Summary provides key findings and recommended strategies. Detailed data analysis is presented within the individual sections of this Housing Needs Assessment.



### Key Findings

***The Demographic Base of St. Johnsbury is Declining and is Projected to Decline***  
– Between 2010 and 2016, St. Johnsbury’s population declined by 91 (1.5%), while the number of households declined by 41 (1.6%). It is projected between 2016 and 2021 that the Town’s population will drop by 59 (1.0%) and the household base will decline by 23 (0.9%). Meanwhile, the more notable communities surrounding St. Johnsbury (e.g. Barnet, Kirby and Waterford) are all projected to experience growth in population and households through at least 2021.

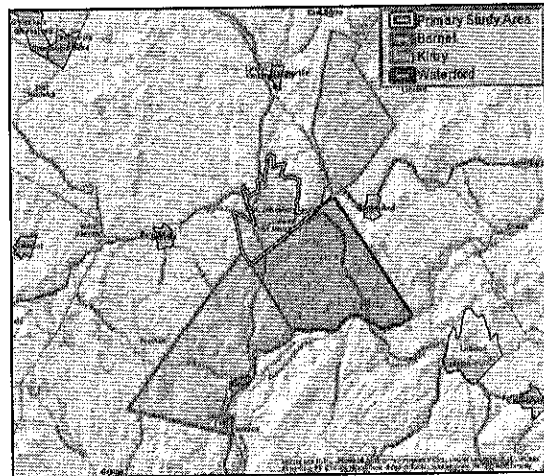
***The Demographic Composition of St. Johnsbury Consists of a Large Portion of Low-income Households and Seniors*** – In 2016, nearly one-half (48.8%) of all households in St. Johnsbury had incomes below \$35,000. During this same time, one-half (49.9%) of all households was age 55 and older. As such, the Town has a significant base of low-income households and older adult households.

***Projected Demographic Trends for St. Johnsbury Indicate that the base of Seniors and Millennials will Increase Over the Next Few Years*** – Between 2016 and 2021, St. Johnsbury is projected to experience an increase of 36 (7.7%) millennial households, which are generally persons age 35 and younger. During this same time, older adults ages 55 and older are projected to experience an increase of 23 (1.8%) households. When limited to seniors ages 65 and older, the growth is more pronounced, with an additional 42 (5.45) senior households expected to be added to the market. These trends indicate the likely increased need for housing that meets the needs and expectations of these age cohorts.

***Projected Demographic Trends Indicate that the base of both Low- and High-Income Households within St. Johnsbury will Increase Over the Next Few Years*** – The number of households in St. Johnsbury with incomes between \$15,000 and \$24,999 are projected to increase by 43 (11.6%) between 2016 and 2021. During this same five-year period, the number of households with incomes of \$50,000 and higher are projected to increase by 57 (6.0%). These projected growth trends will likely contribute to the demand for new housing serving both low- and high-income households.

***St. Johnsbury is Experiencing a Declining Demographic Base Due to its Competitive Disadvantage it has with Surrounding Communities*** –

This report evaluated the St. Johnsbury area in relation to the surrounding communities of Barnet, Kirby and Waterford, in an effort to determine the demographic trends and inventory of housing alternatives that are impacting these areas. The surrounding communities offer more modern and diverse housing alternatives that are lacking in St.

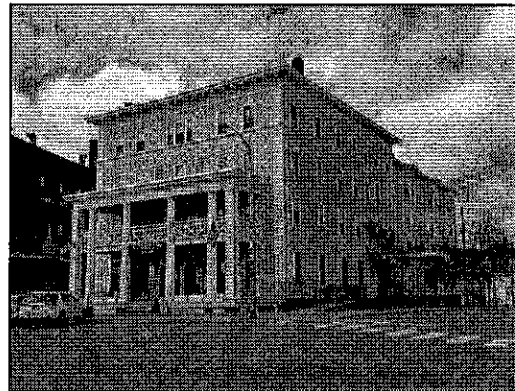


Johnsbury and put it at a competitive disadvantage. Based on our analysis, it appears that the lack of available, diverse and modern housing is greatly diminishing St. Johnsbury's ability to retain and attract residents. This is particularly true of the limited supply of for-sale housing product priced above \$200,000 within the PSA, while the surrounding SSA has a significantly greater number of these higher priced homes.

***The Economic Base of Caledonia is Steadily Declining, but Economic Investment into the Market Should Help It Remain Stable*** – Caledonia County was adversely impacted by the national recession, when the employment base lost over 500 jobs from 2007 to 2009. After a brief period of recovery in 2010, the employment base has been gradually declining in the county. From a high of 15,632 jobs in 2010, Caledonia County had an employment base of 14,123 in 2016. This represents a decrease of over 1,500 jobs during a six-year period. The decline in the total employment base is primarily attributed to losses in manufacturing jobs during this period, many of which have not returned to the PSA. The county unemployment rate was as high as 7.9% in 2009, the last year of the recession. As of 2016, the county unemployment rate declined to 4.2%, which is a ten-year low. Considering the declining employment base, it is possible that the lower unemployment rate reflects an increasing number of people that have retired or are not actively looking for work. These people are not counted in unemployment rate figures. It is our opinion that the continuing decline in the local employment base will increase the need for affordable housing alternatives, both for working-age people that have lost jobs, as well as for senior residents that have recently retired or left the workforce. However, with some planned private sector investment and infrastructure projects underway, the local economy is expected to stabilize.

***Nearly 3,000 People Commute Into St. Johnsbury for Work on a Daily Basis*** – Based on data reported by [www.onthemap.com](http://www.onthemap.com), there were a total of 3,741 persons employed and working within St. Johnsbury in 2015. While 924 (24.7%) of these employed persons also live in St. Johnsbury, the town has a notable inflow and outflow of employed persons. A total of 1,573 workers leave St. Johnsbury for employment during the day, while 2,817 people that work in St. Johnsbury commute from outside of St. Johnsbury. This inflow of 2,817 workers represents an opportunity for the town to retain such commuters as permanent residents.

***The Inventory of All Housing Segments in St. Johnsbury Indicates there is Limited Availability*** - There are very few available housing alternatives within St. Johnsbury. The survey of multifamily rentals revealed one vacant unit (0.3%), while the inventory of for-sale housing indicated that there were only 43 (2.7%) homes available for purchase within St. Johnsbury. Additionally, there were very few non-conventional rentals (e.g. single-family homes, duplexes, mobile homes, etc.) available in the market. This lack of available housing forces residents to choose from housing that is not affordable to them or does not meet their specific needs. This leads to residents living in cost burdened housing situations and residing in substandard housing, or choosing to move out of St. Johnsbury. This lack of housing is also making it difficult for St. Johnsbury to attract people to the town.



***The Inventory of All Housing Segments in St. Johnsbury Indicates that much of the Existing Housing Stock Consists of Low-Quality Product*** – Based on secondary data sources, approximately 94 households are living in substandard housing situations, such as units that lack complete plumbing or overcrowded units. Our on-site evaluation of multifamily rentals revealed that more than half of such rentals were considered to be “C” quality or lower, reflective of fair to poor housing. Additionally, our evaluation of non-conventional rentals, such as single-family homes, duplexes and mobile homes determined that most of this housing is also of poor quality housing that suffers from neglect and deferred maintenance. This low quality housing likely deters people from moving to St. Johnsbury, adds to housing costs and adversely impacts the quality of life for local residents.

***The Inventory of All Housing Segments in St. Johnsbury Indicates that much of the Existing Housing Stock is Not Affordable to a Large Share of Residents*** – Based on ACS estimates, approximately 46.6% of all *renter* households in St. Johnsbury pay 30% or more of their income towards rent and utilities. Among owner-occupied housing, approximately 37.0% of *owner* households pay 30% of their income towards housing costs. HUD defines cost burdened households as those paying over 30% of their income towards housing. Given that households in HUD subsidized projects pay 30% of their income towards rent, these particular households would not be considered to be cost burdened. Regardless, many of the 1,077 renter and owner households paying 30% of their income are likely cost burdened, meaning they pay a disproportionately high share of their income towards housing costs. This large number of cost burdened households is partially the result of the lack of available housing in the market.

***On-Site Observations and Input from Citizens and Stakeholders Indicate that Residential Blight Should Be Addressed*** – Of the 34 blighted residential units identified in St. Johnsbury, 31 were within single-family homes or multifamily structures, while three were mobile homes. Evidence of blight primarily consisted of abandoned/boarded up/unsafe structures or units in significant disrepair. Streets with two or more identified blight



residential units include Spring Street, McGill Avenue, US Highway 2, Pleasant Street, Elm Street, and Concord Avenue, with six blighted units between the 1900 and 2100 blocks of Memorial Drive. Based on our review of all 34 blighted units, it appears the majority of such units are located north of the downtown area and extend up to the southern portion of the Arlington neighborhood and the western portion of the Summerville neighborhood. As such, efforts to address blight should focus on this particular area.

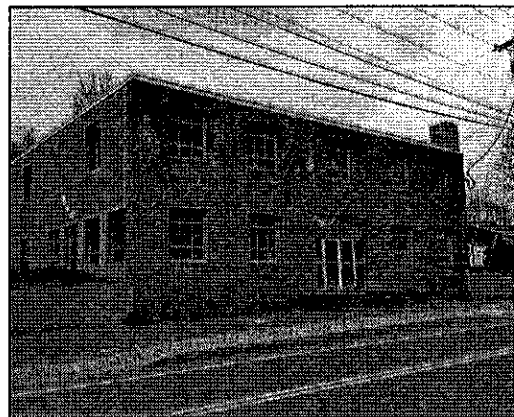
***Parking Alternatives for Multifamily Housing Appears to be Sufficient, Despite the Fact that Some Larger Properties Must Lease Additional Off-Site Spaces*** – Based on our analysis of public parking alternatives offered in St. Johnsbury, the parking alternatives included at the multifamily projects offered in and around the market, and the general perception of parking from residents and stakeholders, there appears to be some issues with the limited availability of residential parking. However, this appears to be a minimal issue, primarily impacting some of the larger multifamily properties. As expected, parking is more important at the projects that primarily attract younger adults than it is at the age-restricted projects. Regardless, our interviews with area apartment managers indicated that the lack of parking or overnight parking have not been a significant issue. As the Town moves forward with new development or the adaptive reuse of multifamily projects, it will be important that sufficient parking is part of each project's plans, particularly for larger projects serving non-seniors.

***Persons with Disabilities Comprise the Largest Number of Special Needs Populations in St. Johnsbury, Though Many Other Special Needs Groups are Prominent*** - The largest number of special needs persons is among those with disabilities (5,722), adults with severe mental illness (2,444), victims of domestic violence (1,812, includes Caledonia, Essex and Orleans Counties), and persons with substance abuse problems (1,356, includes Caledonia, Essex and Orleans Counties). According to our interviews with area stakeholders, housing alternatives that meet the distinct demands of the special needs population are limited. Notable facilities are offered by Elm Street Transitional Housing, Aerie House, Judd South House, Covered Bridge, North East Kingdom Youth Services, AWARE, Inc., Umbrella, North East Kingdom Human Services, various residential care homes, and Northeast Kingdom Community Action meet the needs of unaccompanied youth, persons with substance abuse, persons with disabilities, and elderly persons. Future housing projects should consider some segment of development that serves special needs populations.

***Historic Preservation Opportunities Exists within St. Johnsbury*** - Brian Knight Research (BKR) completed a preliminary historic preservation analysis in November of 2017 of selected areas within St. Johnsbury. BKR evaluated properties based on three levels of integrity including *Low*, *Medium*, and *High*. For a high level of integrity, a building retained most of its original architectural features and was built over 50 years ago. Such properties represent the most likely historic preservation candidates. A total of 768 buildings were surveyed in the St. Johnsbury study areas as part of this analysis. A total of 222 were given a high integrity rating (representing 29% of the surveyed buildings). Meanwhile, 137 (18%) buildings were given a medium integrity rating, and 354 (46%) were given a low integrity rating. Buildings classified as high integrity and neighborhoods with concentrations of such housing should be areas of focus in terms of historic preservation. Through consultation with the Vermont Division for Historic Preservation, the study areas should be further investigated to determine eligibility for the National Register of Historic Places.

***Numerous Development Opportunities (Sites) Exist within St. Johnsbury***

On-site research of potential housing sites within the PSA yielded sufficient land and buildings to deliver approximately 411 new housing units. However, not all of these properties will be viable or capable of generating the estimated number of units (feasibility of identified properties was beyond the scope of this study). Also, note that 31 of the 33 identified properties contain existing



buildings, meaning that very few properties identified in our analysis consisted of vacant land. The lack of available vacant land makes new construction more difficult. Due to the number of existing buildings in our survey, it appears that the most prevalent redevelopment opportunity is adaptive reuse. As shown in this report, over 80% of the estimated residential units that could be accommodated on vacant land or within existing structures are on parcels that are at least partially within a Flood Zone (A or B). As such, these properties represent locations that are exposed to greater development risks. Excluding these properties in a designated flood zone, St. Johnsbury likely has a residential capacity for approximately 156 units. Note that flood zones may not cover an entire parcel, meaning that development opportunities may still be feasible in some instances.

***Submarket/Neighborhood Characteristics and Trends Point to Shared Traits of Large Shares of Low-income Households and Seniors, High Poverty Rates, Limited Available Housing Product and Limited Modern Housing Product*** - A total of eight submarkets/neighborhoods were evaluated as part of this analysis. While each of these eight areas have unique attributes and trends, it is clear that most of the submarkets share many of the same characteristics such as declining populations and household bases, high shares of poverty, growing bases of seniors, limited available housing, and lack of good quality and modern housing alternatives. With the exception of the East St. Johnsbury submarket, all other submarkets are projected to experience a small decline in population and households through 2021. The neighborhoods of Four Seasons and Summerville, and the Downtown and Downtown Radius submarkets, are projected to experience the greatest declines, albeit declining by only eight to 20 households through 2021. While small in number, these declines nonetheless represent challenges for each neighborhood. Housing priorities and plans should address housing challenges such as availability, affordability, home maintenance, accessibility and removal of blight in the most vulnerable submarkets and neighborhoods.

Following is a map illustrating these eight geographic areas.





***Affordable Workforce Housing*** – St. Johnsbury lacks available and good quality rental housing that is affordable to low-income and moderate-income households (earning up to 120% of the state's median household income level) that serves a large portion of the area's workforce. Given the large number of workers commuting into St. Johnsbury on a daily basis, there is an opportunity for the Town to attract and retain such workers. This is particularly true of young blue collar workers and young professionals who may be interested in living in downtown St. Johnsbury. The development of affordable workforce housing should be supported. This would include rental product generally priced between \$500 and \$1,000 per month. Such product should consist of one- to three-bedroom product, possibly within mixed-income and mixed-use developments.

***Modern Market-Rate Rental Housing*** – There are very few modern market-rate rental alternatives within St. Johnsbury. As a result, higher-income households seeking modern rental housing that includes the features, amenities and design characteristics of modern rental housing must look outside of St. Johnsbury to find such housing. The development of a well-designed market-rate product would enable St. Johnsbury to attract and retain such groups as young professionals and independent seniors. This would include product priced above \$1,000 per month and include one- and two-bedroom units in mixed-use product.

***Entry-Level and Higher-end Modern For-Sale Housing*** – There are approximately 43 for-sale housing units available for purchase in St. Johnsbury. This is a very limited supply relative to the overall household base of the town. As a result, potential buyers have very limited choices, particularly those seeking product priced above \$225,000. This is putting St. Johnsbury at a competitive disadvantage with surrounding communities. The development of modern for-sale housing should be considered in St. Johnsbury. While this could be at a variety of price points, emphasis should be on entry-level product priced below \$150,000 and product priced above \$225,000. This would include condominium product (primarily with two-bedroom units) for young adults and seniors, as well as single-family home product (primarily with three-bedroom units) for families.

***Special Needs Housing*** – While many special needs groups were evaluated in the market and each, to some degree, had insufficient housing to meet the needs of these groups, it was determined that the greatest need appears to be for persons with disabilities, adults with mental illness, victims of domestic violence and persons experiencing substance abuse issues. Housing policies and priorities should consider some level of implementation of the development of housing that serves these special needs populations, as well as others.



The table below summarizes the approximate potential number of new residential units that could be supported in St. Johnsbury over the next few years.

St. Johnsbury Housing Needs Estimates (2017 to 2021)	
Housing Segment	Number of Units*
Subsidized Rental Housing (Senior & Family)	50
Affordable Workforce Rental Housing	30
Market-rate Rental Housing	125
Senior Care Housing	50 (Beds)
Entry-Level For-Sale Homes	10
Moderate-Income For-Sale Homes	15
High-Income For-Sale Homes	40

\*Maximum number of units assumes product is marketable, affordable and in an appropriate location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed preceding projections.

Numerous factors impact a market's ability to support new housing product. This is particularly true of individual housing projects or units. Certain design elements, pricing structure, target market segments (e.g. seniors, workforce, young professionals, etc.), product quality and location all influence the actual number of units that can be supported and ultimately the success of a new residential project. The estimates shown in the preceding table provide the approximate maximum number of units that could potentially be supported, assuming the new product is marketable. As such, the preceding estimates should be used as a guideline for establishing housing priorities and goals for St. Johnsbury. Demand estimates could exceed those shown in the preceding table if the community offers incentives to encourage people to move to town or for developers to develop new housing product, and/or developers are successful in attracting commuters.

### **Housing Priorities and Strategies**

The following summarizes key strategies that should be considered by the town of St. Johnsbury to address housing issues and needs of the community. These strategies do not need to be done concurrently, nor do all strategies need implemented to create an impact.

***Identify and Attract Potential Developers*** – Using a variety of sources, the town should attempt to identify and market itself to the residential developers active in the region. Identification could be through trade associations, published lists of developers, real estate agents or brokers and other real estate entities in the region. Marketing of the community through trade publications, direct solicitation or public venues (e.g. housing and economic conferences) should be considered. The promotion of market data (including this Housing Needs Assessment), development opportunities, housing programs and incentives should be the focus of such efforts.

***Support Efforts to Enable Area Seniors to Transition into Housing to Meet Their Changing Needs*** – St. Johnsbury is no different than most parts of the country, in that it has a large base of seniors and this base is projected to increase over the foreseeable future. Based on a survey of housing alternatives in the market, an assessment of area demographic characteristics and trends, and input from both area stakeholders and residents, it is evident that senior-oriented housing is and will be an important component to the overall housing market. New housing product for seniors that should be considered include independent living rentals, senior care housing (residential care/assisted living facilities and nursing homes), and for-sale condominiums that include accessibility design elements.

***Create Local Incentive Programs Supporting Re-investment in Historic Neighborhoods*** – Brian Knight Research (BKR) completed a preliminary analysis of historic preservation opportunities of buildings and neighborhoods in St. Johnsbury. More than 200 buildings were classified as “high integrity” structures and represent historic preservation opportunities. These properties would be eligible for the National Register of Historic Places. The highest concentration of high-medium integrity buildings was found in the Four Seasons study area as well as isolated sections of the Summerville, East St. Johnsbury, St. Johnsbury and Arlington study areas. These buildings possess suitable historic integrity to be potentially individually eligible for the National Register for Historic Places for their architectural merit (Criterion C). They also may be eligible, under Criterion A, for having historic significance, usually under social history, ethnic heritage, community planning and development. BKR recommended that the Town of St. Johnsbury conduct an intensive survey as well as develop a historic context for each study area. Through careful boundary analysis, historic surveys and development of historic context statements, large components of these study areas would be eligible for the National Register of Historic Places. The town should create incentive programs to support historic preservation efforts.

***Explore Designation of Neighborhood Development Areas to Support Residential Development*** – As shown in Section VII of this report, there are more than two dozen programs and incentives offered in Vermont that assist with the improvement and development of housing. Most of these programs are available through the state, though some local and Federal programs are offered. The Town should evaluate these programs to see which ones they may want to utilize and promote. Specifically, the town should explore the designation of Neighborhood Development Areas (NDA) within targeted areas of St. Johnsbury, such as areas adjacent to the Designated Downtown and possibly in St. Johnsbury Center and East St. Johnsbury, once a Village Center Designation is secured for these areas. The NDA offers various benefits and incentives for communities and developers, which are outlined on page VII-59 of this report.

***Encourage Mixed-Income & Mixed-Use Product in and Around Downtown*** – In an effort to develop new housing that 1.) serves a broad base of housing needs, 2.) is complimentary to existing uses in the downtown area and 3.) takes advantage of the walkability of the downtown, consideration should be given to the development of housing product that attempts to serve a variety of household incomes and possibly incorporates mixed-use concepts (e.g. residential units over first floor retail). Such product, which will help the town retain and attract young professionals, workers currently commuting into the downtown area, seniors and smaller families, should incorporate design elements that promote and preserve the historic characteristics of the downtown area. Programs like St. Johnsbury's Intern Housing Program should be supported in an effort to attract a younger demographic.

***Support Affordable Rental Housing for Seniors and Workforce Households*** – Based on the lack of *available* housing that is affordable to low-income households, the large base of low-income residents in the market, and the expressed interests by area residents and stakeholders, it appears that there is significant and pent-up market demand for product serving low-income households. New rental housing product should address the needs of low-income families and seniors, generally with incomes at or below 120% of Area Median Household Income. This would primarily be rental product priced below \$1,000 per month and for-sale product priced below \$150,000. Based on the findings contained in this report, the housing needs of area seniors appear to be more pronounced and should be considered as a housing priority. Exploring such things as inclusionary zoning policies that mandate that new residential developments (of more than a specified minimum number of units) include a designated proportion of "affordable" units could encourage the development of such units.

***Support and Encourage Development of Higher-end For-Sale Housing*** – Given St. Johnsbury appears to be at a competitive disadvantage with surrounding communities as it offers very limited product priced over \$200,000, it will be important for the town to explore incentives, initiatives, and efforts to support and encourage the development of higher-end for-sale product. This may include such things as taxes, fees, zoning, infrastructure or other assistance that may encourage developers to consider developing higher-end for-sale product in St. Johnsbury.

***Continue and Expand Efforts Supporting the Improvement/Renovation of Existing Housing*** – Based on an analysis of published secondary data and an on-site observation of the Town's existing housing stock, it is evident that St. Johnsbury has a large inventory of older (pre-1950) housing stock. Some of this housing stock shows signs of its age, deferred maintenance and neglect and is in need of repairs and modernization. Priorities should be placed on encouraging the renovations and improvements of the existing owner-occupied housing stock. Housing plans and priorities should focus on efforts (including financial incentives) to help with the weatherization, modernization and renovation of the existing housing stock. Code compliance/enforcement efforts should continue to be an integral part of the town's efforts to insure housing is brought up to and maintained at expected standards.

***Encourage the Redevelopment of Vacant and Unused Structures*** – There were nearly three dozen vacant buildings of notable size in St. Johnsbury that represent potential sites for redevelopment. Such properties represent adaptive reuse opportunities that could support housing development. These properties are located throughout St. Johnsbury; however, several were located in the Summerville neighborhood and in the Downtown area of St. Johnsbury. Additionally, promotional materials should be made from key highlights of the Housing Needs Assessment and marketed throughout the region to demonstrate the potential depth of support and development opportunities that exist within the market.

***Reduce Residential Blight*** – While residential blight (abandoned/boarded up/unsafe structures or units in significant disrepair) does not represent a large portion of the local housing market, based on our on-site evaluation there appears to be approximately 34 residential units that exhibited some sort of blight within the St. Johnsbury town limits. These 34 homes represent 1.2% of the 2,939 housing units in St. Johnsbury (based on 2010 estimates). While this represents a small share of the total housing inventory, these homes still represent potential nuisances, safety hazards and may be detrimental to nearby property values. While blight is scattered throughout town, it appears the majority of such units are located north of the downtown area and extend up to the southern portion of the Arlington neighborhood and the western portion of the Summerville neighborhood. As such, efforts to address blight should focus on this particular area. There are numerous strategies that exist to address residential blight within communities. Because such strategies vary in scope, involve various financial and legal considerations, and not all strategies work for each community, we do not recommend any single strategy. Instead, we recommend that the Town explore multiple ways to address blight. These may range from implementing liens on neglected or abandoned properties to establishing a land bank to acquire, remedy and dispose of such properties. In addition to current code enforcement efforts underway within the Town, it is recommended that St. Johnsbury consider additional efforts to engage with the landlord community in addresses neglected residential properties.

***Assistance for First-Time Home Buyers*** – First-time homebuyer programs should continue to be supported and promoted. Based on our survey of town residents, homeownership appears to be the preferred housing product. Efforts to assist homebuyers, particularly first-time buyers, should be established as a priority for the town. The state of Vermont offers a variety of housing assistance programs that should be promoted by St. Johnsbury. Additionally, St. Johnsbury may want to explore establishing public-private partnerships to establish possible employer-sponsored homebuyer programs/initiatives.

***Explore and Encourage Development Partnerships*** – Although the town of St. Johnsbury can develop and support various programs and initiatives to address housing issues and the needs in the market, the success of such efforts will be, in part, contingent upon the relationships the town makes with regional and state entities, local business and private sector developers. It is recommended that the Town work to establish or build upon regional government relationships and explore potential relationships with major employers to develop incentives to have employees locate to and live in St. Johnsbury.

***Invest in Community Beautification Efforts and in Parks/Green Space Improvements*** – In an effort to enhance the aesthetic appeal of the community, the town is encouraged to support efforts that lead towards the aesthetic improvements of the town. While removal of blight and the redevelopment of vacant structures will go a long way to improving the town's appearance, the town will want to explore beautification efforts (e.g. façade improvements, adding greenery/landscaping, repairing streets and sidewalks, etc.) and expanding or enhancing green space and parks within town. Such efforts will improve the aesthetic appeal of the town and increase the likelihood more people will consider moving to St. Johnsbury.

***Support Special Needs Housing Initiatives and Housing Product*** - There is a large base of special needs households that are in need of housing that meets these populations' specific needs and that is affordable. The town should support projects that include at least a portion of the units set aside for special needs populations. This would diminish the likelihood that single projects will be developed that exclusively target special needs households, but enable such product to be developed in a variety of properties (and product types) in various parts of town. The town may want to explore inclusionary zoning or other regulatory incentives to encourage the inclusion of some special needs units in future housing developments.

***Support Efforts to Develop Projects Near Public Transportation Routes*** - Most commuters living in St. Johnsbury drove alone to work, and have a typical drive time to work of less than 30 minutes. A notable share (11.1%) in the PSA walks to work, a share that is higher than the SSA and the state of Vermont. Walkability was rated very high by the Walkscore website in Downtown and the adjacent Four Seasons neighborhood. Two Downtown locations and one Four Seasons location were each designated as "Very Walkable", meaning that most errands can be accomplished on foot. There are two primary modes of public transportation offered in St. Johnsbury, including Green Mountain Transit (GMT), a public bus service, and Rural Community Transportation, Inc. (RCT), a non-profit shuttle service. GMT offers two stops in St. Johnsbury, while RCT offers five stops, either in or near St. Johnsbury. Redevelopment and development opportunities should focus on the walkable parts of town and those offering bus or shuttle service, due to convenience and proximity to community services for pedestrians and public transportation for commuters.

***Consider Hiring a Housing Director to Develop, Implement and Oversee Housing Plans, Policies and Initiatives*** – Housing is complex and the issues impacting housing for the community are significant. While the Town may be able to develop housing policies, programs and processes, the effective implementation of change could be contingent upon the daily oversight by a housing professional. The Town may want to approach other nearby communities and the county to explore the possibility of a regional/county housing director.